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# Fact Sheet: Elevating Your Flood Damaged Home to Avoid Future Damage

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Texas homeowners rebuilding after Hurricane Harvey may have to elevate their homes to meet community floodplain management regulations.

Communities participating in the National Flood Insurance Program (NFIP) require all homes being substantially improved, or homes that have sustained substantial damage, to be built or elevated to, or above, the Base Flood Elevation (BFE).

## Rules for elevation

- You must follow floodplain ordinance requirements and get the proper permits when rebuilding. This will not only make your home safer but will save money on your federal flood insurance premiums.
- Before rebuilding in a special flood hazard area (SFHA), be sure to check with local building officials. They are responsible for enforcing local elevation requirements, even in areas where the base flood elevation has not been established.
- Rebuilding higher than the minimum requirement is always a wise decision and saves on flood insurance premiums.

## Programs available to assist with construction costs

- Eligible homeowners who have NFIP policies (live in an SFHA) and whose homes were substantially damaged may be eligible for Increased Cost of Compliance (ICC) coverage of **up to \$30,000**. This can pay all or part of the cost to elevate your home to the current effective base flood elevation.
- You may be eligible for ICC coverage if your local floodplain building official determines either:
  - Your structure is substantially damaged, meaning the cost to repair the flood damaged structure is **50 percent or more** of its pre-disaster market value. Or . . .
  - Your property sustained repetitive damage, meaning that flood damage has occurred **twice** in the past 10 years, and the cost of repairing the flood damage, on average, equaled or exceeded **25 percent** of the property market value at the time of each flood. Those two flood damage events must have resulted in flood insurance claim payments, and the community's floodplain management ordinance must have a repetitive loss provision.
- FEMA's Hazard Mitigation Grant Program, Flood Mitigation Assistance Program and Pre-Disaster Mitigation Grant Program all include property elevations as an eligible project type. Interested property owners must meet all eligibility criteria and apply through their local community, which applies to the State. The State subsequently submits applications to FEMA for review and approval. Project approval is necessary before construction can begin.

For more information please go to: [www.fema.gov/Texas-disaster-mitigation](http://www.fema.gov/Texas-disaster-mitigation)  
(<http://www.fema.gov/Texas-disaster-mitigation>).

- The U.S. Small Business Administration (SBA) is the federal government's primary source of funding for the long-term rebuilding of disaster-damaged private property. SBA helps businesses of all sizes, private non-profit organizations, homeowners and renters fund repairs or rebuilding efforts. These disaster loans cover losses not fully compensated by insurance or other sources and do not duplicate benefits of other agencies or organizations.
  - Loans can be increased by up to **20 percent** of the verified physical loss for mitigation measures (**not to exceed \$200,000**) including: building elevation, retaining walls, seawalls, sump pumps and relocating utilities.

For more information, applicants may contact SBA's Disaster Assistance Customer Service Center by calling **(800) 659-2955**, emailing [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov), or visiting SBA's website at [www.sba.gov/disaster](http://www.sba.gov/disaster) (<http://www.sba.gov/disaster>). Deaf and hard-of-hearing individuals may call **(800) 877-8339**.

The deadline to apply for an SBA disaster loan is **Oct. 24, 2017**.

Last Updated: January 3, 2018 - 11:59

**Related Disaster(s):** [4332 \(/disaster/4332\)](/disaster/4332).

**Related State(s):**

[Region VI \(/fema-regions/region-vi\)](/fema-regions/region-vi)

[Texas \(/fema-regions/texas\)](/fema-regions/texas)

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